

What is claimed is:

1 1. A change management system comprising:

2 (a) a change information input section for
3 inputting change information about an amount of
4 change that is to be returned to an individual
5 customer by a service provider as the balance of
6 a payment with one or more banknotes and/or large
7 coins for each service at the service provider;

8 (b) a change summing section for summing the
9 individual amounts of change, which have been input
10 by said change information input section, for each
11 customer;

12 (c) a judgment section for discriminating
13 whether or not the total amount of change for an
14 individual customer as the result of the summing
15 by said change summing section reaches a
16 predetermined amount;

17 (d) a notifying section for, if the result
18 of the discrimination by said judgment section is
19 positive, notifying the last-named individual
20 customer of such positive result of the
21 discrimination; and

22 (e) a transfer transaction section for
23 performing a transfer transaction of at least part
24 of said total amount of change to an account of said
25 last-named individual customer.

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1 2. A change management system according to
2 claim 1, further comprising a cash dispenser for
3 dispensing said at least part of said total amount
4 of change, which has been transferred to the account
5 of said last-named individual customer by said
6 transfer transaction section, to said last-named
7 individual customer.

1 3. A change management system according to
2 claim 2, wherein said transfer transaction section
3 performs said transfer transaction at the request
4 of said last-named individual customer which request
5 is made on said cash dispenser designated by the
6 service provider.

1 4. A change management system according to
2 claim 1, further comprising an incentive award
3 granting section for granting an incentive award
4 to said last-named individual customer if the result
5 of the discrimination by said judgment section is
6 positive.

1 5. A change management system according to
2 claim 2, further comprising an incentive award
3 granting section for granting an incentive award
4 to said last-named individual customer if the result
5 of the discrimination by said judgment section is

8 selection with said incentive award selection
9 section to grant the selected incentive award to
10 said last-named individual customer.

1 9. A change management system according to
2 claim 6, further comprising an incentive award
3 selection section for offering a plurality of
4 optional incentive awards for selection by said
5 last-named individual customer,
6 said incentive award granting section being
7 responsive to said last-named individual customer's
8 selection with said incentive award selection
9 section to grant the selected incentive award to
10 said last-named individual customer.

1 10. A change management system according to
2 claim 7, wherein said incentive award selection
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 11. A change management system according to
2 claim 8, wherein said incentive award selection
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 12. A change management system according to
2 claim 9, wherein said incentive award selection

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3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 13. A change management system according to
2 claim 4, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 14. A change management system according to
2 claim 5, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 15. A change management system according to
2 claim 6, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 16. A change management system according to
2 claim 7, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 17. A change management system according to
2 claim 8, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

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1 18. A change management system according to
2 claim 9, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 19. A change management system according to
2 claim 10, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 20. A change management system according to
2 claim 11, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 21. A change management system according to
2 claim 12, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 22. A change management apparatus
2 comprising:
3 (a) a change summing section for summing
4 amounts of change that are to be returned to an
5 individual customer by a service provider each as
6 the balance of a payment with a payment with one
7 or more banknotes and/or large coins for each service

8 at the service provider;

9 (b) a judgment section for discriminating
10 whether or not the total amount of change for the
11 last-named individual customer as the result of the
12 summing by said change summing section (4) reaches
13 a predetermined amount;

14 (c) a notifying section for, if the result
15 of the discrimination by said judgment section is
16 positive, notifying said last-named individual
17 customer of such positive result of the
18 discrimination; and

19 (d) a transfer transaction section for
20 performing a transfer transaction of at least of
21 said total amount of change to an account of said
22 last-named individual customer.

1 23. A cash dispenser for dispensing to a
2 customer cash of an account of the customer, equipped
3 with an incentive award granting section for
4 granting an incentive award to an individual
5 customer if the sum of individual amounts of change
6 that are to be returned to the last-named individual
7 customer by a service provider each as the balance
8 of a payment with one or more banknotes and/or large
9 coins for each service at the service provider
10 reaches a predetermined amount.

1 24. A cash dispenser according to claim 23,
2 further comprising an incentive award selection
3 section for offering a plurality of optional
4 incentive awards for selection by said individual
5 customer,

6 said incentive award granting section being
7 responsive to said individual customer's selection
8 with said incentive award selection section, to said
9 individual customer.

1 25. A change management method comprising
2 the steps of:

3 (a) inputting change information about an
4 amount of change that is to be returned to an
5 individual customer by a service provider as the
6 balance of a payment with one or more banknotes and/or
7 large coins for each service at the service provider;

8 (b) summing the individual amounts of change,
9 which have been input in said change information
10 inputting step (a), for each customer;

11 (c) discriminating whether or not the total
12 amount of change for an individual customer as the
13 result of said change summing step (b) reaches a
14 predetermined amount;

15 (d) if the result of said discriminating step
16 (c) is positive, notifying the last-named individual
17 customer of such positive result of the

18 discrimination; and
19 (e) performing a transfer transaction of at
20 least part of said total amount of change to an account
21 of said last-named individual customer.

1 26. A change management method according to
2 claim 25, further comprising the step of granting
3 an incentive award to said last-named individual
4 customer if the result of said discriminating step
5 (c) is positive.

1 27. A change management method according to
2 claim 26, further comprising the step of offering
3 a plurality of optional incentive awards for
4 selection by said last-named individual customer
5 so that said incentive award selected by said
6 last-named individual customer in said incentive
7 award offering step is granted to said last-named
8 individual customer in said incentive award granting
9 step.

1 28. A computer-readable medium in which a
2 change management program is recorded, wherein said
3 program contains instructions for execution on a
4 computer the steps:

5 (a) obtaining change information about an
6 amount of change that is to be returned to an

7 individual customer by a service provider as the
8 balance of a payment with one or more banknotes and/or
9 large coins for each service at the service
10 provider;

11 (b) summing the individual amounts of change,
12 which have been input in said change information
13 inputting step (a), for each customer;

14 (c) discriminating whether or not the total
15 amount of change for an individual customer as the
16 result of said change summing step (b) reaches a
17 predetermined amount;

18 (d) if the result of said discriminating step
19 (c) is positive, notifying the last-named individual
20 customer of such positive result of the
21 discrimination; and

22 (e) performing a transfer transaction of at
23 least part of said total amount of change to an account
24 of said last-named individual customer.